क्र॰ सं॰	राज्य	कम्पनी	आदेश की तारीख	निवल आस्ति	संचित हानि	कर्मचारी स्थिति
4.	मेघालय	नागालैंड पेपर एंड बल्प कम्पनी लि॰	12020	13876	575	जांच के अधीन
5.	उड़ीसा	इडकोल पाइपिंग एंड इंजीनियरिंग वर्क्स लि॰	700	4246	79	जांच के अधीन
		इडकोल सीमेंट लि॰	8850	13654	1025	
6.	पंजाब	इलेक्ट्रानिक्स सिस्टम पंजाब लि॰	213	2376	361	जांच के अधीन
7.	उत्तर प्रदेश	छाता सुगर कम्प॰ लि॰	609	1517	682	जांच के अधीन
		योग	**22873**	**36788**	**3107**	

रिलायंस इंडस्ट्रीज द्वारा लिये गये ऋण

1464. **श्री ईश दत्त यादव:**
चौधरी हरमोहन सिंह यादव:

क्या वित्त मंत्री यह बताने की कृपा करेंगे:

(क) क्या यह सच है कि बैंक/वित्तीय संस्थान एक नीतिगत मामले के रूप में सरकारी और गैर-सरकारी कंपनियों के सामान्य शेयरों में निवेश करते है या उन्हें ऋण उपलब्ध कराते है;

(ख) यदि हां, तो बैंकों और वित्तीय संस्थानों द्वारा रिलायंस इंडस्ट्रीज लिमिटेड ग्रुप की सभी कंपनियों में ऋणों और सामान्य शेयरों के रूप में कुल कितना निवेश किया गया है;

(ग) रिलायंस इंडस्ट्रीज लिमिटेड ग्रुप की कंपनियों द्वारा समय-समय पर लिये गये तात्कालिक ऋण की वर्तमान स्थिति क्या है;

(घ) क्या सभी ऋणों का भुगतान कर दिया गया है; और

(ङ) यदि नहीं, तो ऐसे ऋणों का भुगतान न की गई राशि की संस्था-वार/बैंक-वार स्थिति क्या है?

वित्त मंत्रालय (बैंकिंग राजस्व तथा बीमा) में राज्य मंत्री (श्री कादम्बूर एम॰ आर॰ जनार्दनन): (क) जी, हां।

(ख) भारतीय औद्योगिक विकास बैंक (आई डी बी आई) ने सूचित किया है कि वित्तीय संस्थाओं द्वारा की गई 5430 करोड़ रुपए की वित्तीय सहायता रिलायंस ग्रुप कंपनियों के पास बकाया है। भारतीय रिजर्व बैंक ने सूचित किया है कि उन्होंने बैंकों द्वारा नियमित प्रतिष्ठानों को मंजूर की गई ऋण सुविधाओं से सम्बन्धित आंकड़े एकत्र करना छोड़ दिया है।

(ग) से (ङ) रिलायंस ग्रुप के पास वित्तीय संस्थाओं से प्राप्त कोई तात्कालिक ऋण बकाया नहीं है।

Rate of interest charged from priority sector debtors

1465. SHRIMATI VEENA VERMA: Will the Minister of FINANCE be pleased to state:

(a) the total amount of savings in the Saving Bank Accounts with different Nationalised Banks, Post Offices,

Cooperatives and Rural Banks as on December 31st, 1998, and the average rate of interest payable thereon;

(b) the total amount given by such Banks on loans to priority sector's like farmers and educated unemployed persons under such schemes as the Prime Minister Rozgar Yojana, as on the above said date and the rate of interest chargeable thereon indicating other related terms like compounding of interest; and

(c) the reasons for such high rate of interest charged from priority sector debtors?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (BANKING, REVENUE AND INSURANCE) (SHRI KADAMBUR M.R. JANARTHANAN): (a) The total amount of savings bank deposit with the 19 nationalised banks as on March 31, 1998 was Rs. 85,427.8 crore; aggregate deposites with Regional Rural Banks as on March 27, 1998 was Rs. 20,977.8 crore; and deposits with Primary (Urban) Cooperative banks as on March 31, 1998 was Rs. 38,472 crore. The amount of deposits in Post Office Savings Bank Accounts as on March 1997, the latest available with Reserve Bank of India (RBI), was Rs. 6362 crore. At present, the rate of interest on deposits in both Savings Bank Accounts and Post Office Savings Bank Accounts is 4.5 per cent per annum.

(b) and (c) Reserve Bank of India (RBI) have reported that the total advances of public sector banks under priority sector including advances under Government sponsored schemes as on the last Friday of September 1998 was Rs. 94301.79 crore.

With a view to taking care of societal concern, since September 1990, concessionality in lending rates to small borrowers as those coming under the priority sector was linked to a single criterion, viz., the size of the loan [with the exception of advances under differential rate of interest (DRI) scheme and export credit]. Since credit requirements of most of the borrowers of the weaker sections/priority sectors fall within Rs. 2 lakh, concessionality is built into the lending structure for loans upto this limit of Rs. 3 lakhs. With effect from April 29, 1998, credit to small borrowers upto Rs. 2 lakh was made subject to interest rates not exceeding the Prime Lending Rate (PLR) which is available to the best borrower of the concerned bank.

A system of Prime Lending Rate has been put in place since October 1994 whereby banks setout the PLR after obtaining prior approval of their respective Boards which is the minimum lending rate for non-concessional lendings (borrowers with credit over Rs. 2 lakh). The actual rate charged by a bank to a particular borrower, however, depends on relevant factors like the track record of borrowal account, the risk perception, the ruling and expected rate of inflation, the rate of return on the capital employed, the cost of funds to the bank including the interest rate offered on the deposits, the statutory preemption through cash reserve ratio (CRR) and statutory liquidity ratio (SLR) and the spread available to the bank including the administrative and other costs.

The policy governing lending rate prescription is in continuous review and subject to the modification on the basis of emerging developments.

News-item captioned "Tourism Corporation under Probe"

1466. SHRI VAYALAR RAVI: Will the Minister of FINANCE be pleased to state:

(a) whether Government's attention has been drawn to a report which appeared in the Business Age dated the 8th February, 1999 captioned "Tourism Corporation under Probe";

(b) if so, what are the details thereof; and

(c) whether the Government will entrust the investigation with C.B.I.?